

**Department of Health & Human Services
Public Health Service
Health and Human Services Administration
Bemidji Area Indian Health Service
Bemidji, Minnesota**

Refer to: IHM

Bemidji Area Indian Health Service Circular NO. 00-01

Policy for use of the
Traveler's Government Credit Card

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1. PURPOSE

The purpose of this circular is to establish Bemidji Area Office Indian Health Service (BAOIHS) policy for use of the Traveler's Government Credit Card. This policy sets forth guidelines to acquire the Traveler's Government Credit Card and allow participating BAOIHS employees to withdraw authorized travel advances at Automatic Teller Machines (ATMs) nationwide while on official travel.

2. POLICY

BAOIHS employees who travel at least twice a year on official business are required to have a travel charge card to purchase lodging, meals and other miscellaneous travel related expenses. (Transportation arrangements are made through the Travel Management Center and are billed through the Centrally Billed Government Travel Account System.) All cardholders are expected to obtain and use a Personal Identification Number (PIN) for official travel advance purposes. The table in Exhibit I outlines the criteria and amounts permissible for issuance of ATM and cash travel advances.

All HHS civilian employees are required to use the Government contractor-issued travel charge card for all official travel expenses, including cash advances through an ATM machine, unless they are exempt as described in Section 2. Employees must pay bills for use of the travel charge card in accordance with the terms of the cardholder's agreement they sign with the bank. Employees may not use the travel charge card for purposes other than those associated with official travel. Employees who do not adhere to these mandatory travel card usage policies may be subject to disciplinary action for violating Standards of Ethical Conduct for employees.

3. EXEMPTIONS

Federal Travel Regulation 301-51.2 specifies Government-wide exemptions to mandatory travel card use:

- A. Employees with an application pending for the travel charge card or replacement for a lost/stolen card in accordance with the cardholder agreement and must travel before the new card is received
- B. New appointees
- C. Infrequent travelers (travels less than twice a year)
- D. Temporary employees whose term of appointment is less than 120 days
- E. Employee whose travel charge card has been suspended or canceled.

4. CREDIT CARD APPLICATIONS

Applications are available through the BAOIHS Travel Card Coordinator, Division of Financial Management.

To obtain a Traveler's Government Credit Card, the employee must:

- (1) Complete an applications form (Exhibit 2).
- (2) Read and complete the attached Cardholder Agreement (Exhibit 3) – retain copy for information purposes.
- (3) Ensure that the name on the application is legible and the form is endorsed. The signature on the application indicates that the employee understands and agrees to the terms and conditions of the ATM program.
- (4) Forward the application to the Travel Card Coordinator for further approval procedures.

The travel charge card will be mailed directly to the home address stated on the application. The PIN (Personal Identification Number) will arrive approximately two weeks following the charge card.

Note: Do not write your PIN on the charge card. If your card is lost or stolen, the account can be easily accessed. If the card is lost or stolen, notify US Bank immediately at 1-888-994-6722.

5. EMPLOYEE RESPONSIBILITIES

A. Employees who participate in the Traveler's Government Credit Card program shall be furnished with a copy of this policy to ensure they are in compliance with the procedures and fully understand their responsibilities when they utilize the travel charge card. Additionally, the employee shall:

- (1) **Only** use the travel charge card for expenses related to official government travel. Abuse of this responsibility will be brought to the attention for the employee's supervisor for appropriate action.
- (2) Clarify all expenses questioned by the Travel Card Coordinator.
- (3) Return the charge card directly to the Travel Card Coordinator if they separate from their current position.
- (4) Pay travel card bills on or before the due date.
- (5) Submit a Travel Voucher (SF-1012) or an electronic voucher created through ARMS, within five workdays after completion of travel, allowing time for the voucher to be processed for reimbursement in AAO, DFM. This enables the employee to remit payment to US Bank in a timely manner. Failure to do so could result in the employee paying the Traveler's Government Credit Card bill with personal funds.
- (6) Notify US Bank of all name and/or address changes.

6. BILLING STATEMENTS

US Bank establishes separate accounts for each cardholder. When an employee uses their travel charge card, the billing statement requesting remittance is mailed directly to the participant's home address. Payment in full is expected within 25 days and employees are liable for all charges they incur. A new billing cycle occurs each month.

7. MAINTENANCE OF ACCOUNTS

The Bemidji Area Office Finance Supervisor will receive a summarized billing statement from US Bank each month for all BAOIHS employees utilizing their travel charge card. The summary will be reviewed by the Travel Card Coordinator, the Executive Officer, BAOIHS, and, when necessary, the supervisor of the individual employee for the following purposes:

- A. Delinquent Account Notices** - US Bank will provide a complete report of transactions to monitor Bemidji Area (BAO) usage and will indicate any potential abuses of the program to the BAO Travel Card Coordinator.
- B. Renewal of Accounts** – The US Bank Traveler's Government Credit Card, which is valid for two years, is renewed automatically by US Bank before the expiration date of the card
- C. Relinquishment of the Card**– When an employee leaves the BAOIHS, they are required to relinquish their card to the Travel Card Coordinator, who will notify US Bank for cancellation purposes.
- D. Past Due Accounts** – Coordinators are provided a monthly listing of all delinquent accounts. US Bank will take the following action on past due accounts:
 - 60 days delinquent – suspension of charging privileges
 - 126 days delinquent – cancellation of card
 - 181+ days delinquent – the account is charged off/personal credit is affected

Accounts that are suspended two times within a 12-month period will be canceled.

- E. Effect of Refusal to Accept Card**– Any traveler who refuses to apply for and/or use the travel charge card for official travel and are not covered by an exemption will not be authorized a cash travel advance.
- F. Travel Advance Policy for Employees who have been Revoked or Suspended for Delinquent Payments** – Any traveler whose card is suspended or revoked for delinquent payments will not be issued a cash travel advance.

The employee must still perform job duties related to required travel or may be subject to disciplinary action.

8. ATM CASH WITHDRAWALS

An ATM cash advance offers travelers an immediate source of cash for travel expenses that cannot be covered by the travel charge card (Expenses incurred at a vendor that does not accept the Government contractor issued travel charge card – i.e. buses, subways, shuttles, tips, etc.).

Employees may not use the travel charge card to make personal purchases or ATM withdrawals unrelated to official travel. The travel charge card may only be used for official travel and official travel related expenses when employees are away from their official station.

The Travel Order, HHS-1, must include the statement that an ATM advance is authorized and specify the maximum amount to be obtained.

The ATM advance can be obtained when the Travel Order has been approved (but no earlier than three days before departure and no later than the last day of travel). Withdrawals can be made at any point convenient to the traveler, i.e., permanent duty station, temporary duty point or any point enroute.

The US Bank Traveler's Government Credit Card can be used in any ATM that authorizes VISA withdrawals.

Travelers are allowed advances of \$60 per day/\$360 per week when using the Government-Issued Charge Card ATM.

9. ATM RECONCILIATION TRANSACTIONS

Any fee that is assessed by the banking facility as a surcharge is reimbursable as an "other" expense. The receipt indicating the date, location and amount of cash withdrawal must be submitted with the Travel Voucher (SF-1012) at the end of the trip.

Do not claim the ADVANCE as a line item expense. Instead, claim only the authorized expenses as they were incurred. The only ATM expense that should be referenced on the voucher should be the transaction fee.

If an ATM advance is obtained and the trip is subsequently cancelled a check or money order should be forwarded to U.S. Bank for the amount of the advance upon receipt of your billing statement. For reimbursement of ATM transaction fees, submit a voucher to the DFM, AAOIHS, stating the amount claimed and explanation of the cancellation. Fees for ATM withdrawals made after the last day of travel are not reimbursable.

ATM cash advances will appear on your monthly US Bank card statement, with other travel and expense transactions. The total card balance, including the cash advance, is due within 25 days from the date on the billing statement. The traveler is solely liable for the payment of both the withdrawal and the reimbursable transaction fee. The traveler should immediately notify US Bank, in writing, of any discrepancies in the billing statement.

10. RESPONSIBILITY TO PAY TRAVEL CHARGE CARD BILLS

Employees must pay amounts owed to the travel card bank in accordance with the cardholder agreement, even if the HHS OPDIV of STAFFDIV fails to reimburse the employee within 30 days of submission of a proper voucher (Federal Travel Regulation 301-52.24). Failure to pay the US Bank Traveler's Government Credit Card account will be the basis for possible disciplinary action, as set forth in the Department of Health and Human Services (DHHS) Standards of Conduct.

11. UNAUTHORIZED USAGE

The following transactions are prohibited:

- A. The withdrawal of cash for any purposes other than a travel advance
- B. Emergency withdrawal of cash without properly notifying the approving official, to support an "after the fact" withdrawal
- C. Withdrawals of cash earlier than 3 days prior to departure.
- D. Withdrawals of cash after the last day of travel.

12. PENALITIES FOR UNAUTHORIZED USE

Any misuse of the US Bank Traveler's Government Credit Card, including unauthorized and/or excessive ATM withdrawals, is considered misconduct and will subject the cardholder to disciplinary action which could include: receiving a written reprimand; cancellation of credit card privileges; and dismissal from duty. US Bank will provide reports that monitor usage and indicate any potential abuses, to the Travel Card Coordinator.

HHS Standards of Conduct, Subpart D, Financial Obligations, 73.765-401(a) maintains that employee indebtedness is a personal concern. However, employees shall not, by failure to meet financial obligations, reflect adversely on the Government as their employer.

13. EFFECTIVE DATE

The policy and procedures contained in this Circular are effective upon signature by the Area Director, Bemidji.

Kathleen Annette, M.D.
Director
Bemidji Area Indian Health Service